WO 2005/001635 PCT/US2004/018658

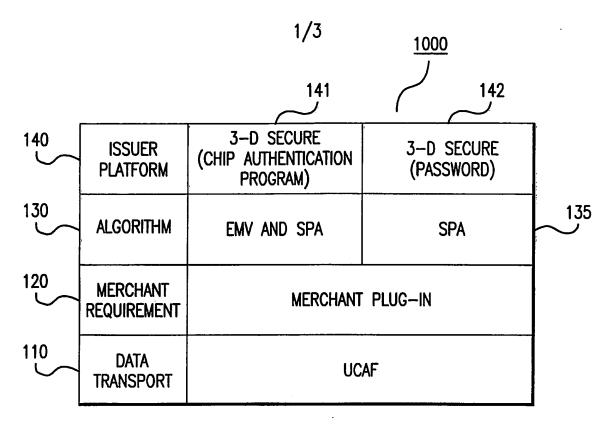


FIG.1

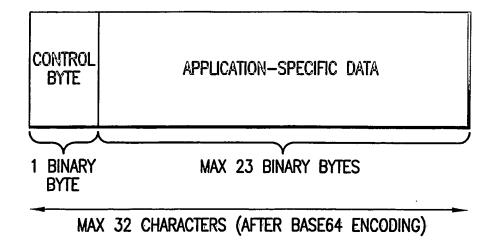


FIG.2

## SAMPLE CARDHOLDER AUTHENTICATION PROCESS

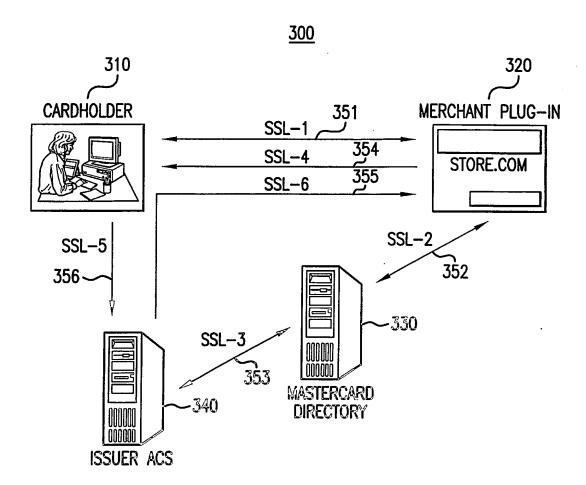
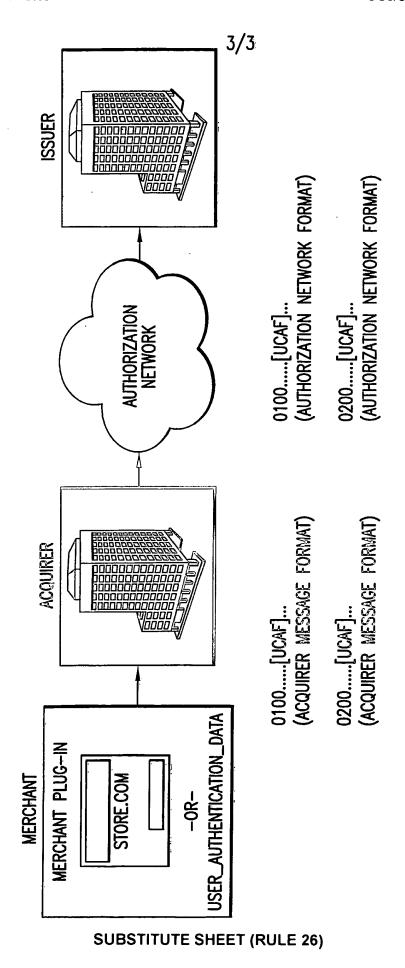


FIG.3



<u>고</u>